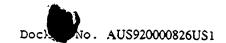
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DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

ACCOUNT CHARGE APPROVA	L SYSTEM			
the specification of	of which (check one)	ı		
X is attached here	eto.			
was filed on as Application S and was amended	erial Noon	Licable)	-	
I hereby state that identified specific referred to above.	t I have reviewed a cation, including t	and understand the claims, as a	he contents of tamended by any a	he above mendment
I acknowledge the patentability of th Regulations, §1.56.	is application in a	information wh accordance with 1	ich is material Fitle 37, Code of	to the Federal
I hereby claim fore §119 of any foreign below and have als inventor's certific which priority is	<pre>application(s) for o identified below ate having a filing</pre>	patent or inver any foreign ap	ntor's certificat oplication for p	e listed atent or
Prior Foreign Appli	cation(s):		Priority	Claimed
(Number)	(Country)	(Day/Month/		esNo

I hereby claim the benefit under Title 35, United States Code, \$120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, \$112, I acknowledge the duty to disclose information material to the patentability of this application as defined in Title 37, Code of Federal Regulations, \$1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial #)	(Filing Date)	(Status)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be

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true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

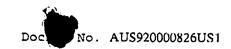
POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

John W. Henderson, Jr., Reg. No. 26,907; Thomas E. Tyson, Reg. No. 28,543; Robert M. Carwell, Reg. No. 28,499; Jeffrey S. LaBaw, Reg. No. 31,633; Douglas H. Lefeve, Reg. No. 26,193; Casimer K. Salys, Reg. No. 28,900; David A. Mims, Jr., Reg. No. 32,708; Mark E. McBurney, Reg. No. 33,114; Volel Emile, Reg. No. 39,969; James H. Barksdale, Jr. Reg. No. 24,091; Anthony V. England, Reg. No. 35,129; Christopher A. Hughes, Reg. No. 26,914; Edward A. Pennington, Reg. No. 32,588; John E. Hoel, Reg. No. 26,279; Joseph C. Redmond, Jr., Reg. No. 18,753; Marilyn S. Dawkins, Reg. No. 31,140; Leslie A. Van Leeuwen, Reg. No. 42,196; Cynthia S. Byrd, Reg. No. 39,365; and Robert V. Wilder, Reg. No. 26,352.

Send correspondence to: Robert V. Wilder, Attorney at Law, 4235 Kingsburg Drive, Round Rock, Texas 78681 and direct all telephone calls to 512-246-8555.

FULL NAME OF SOLE OR FIRST INVENTOR: Carl Phillip Gusler
INVENTOR'S SIGNATURE: Cal Philip GusleDATE: Decarle 4, 2000
RESIDENCE: 10702 Sans Souci Place, Austin, Texas 78759
CITIZENSHIP: USA
POST OFFICE ADDRESS: 10702 Sans Souci Place, Austin, Texas 78759
FULL NAME OF SECOND INVENTOR: Rick Allen Hamilton II
INVENTORS SIGNATURE: DATE:
RESIDENCE: 1532 Dairy Road, Charlottesville, Virginia 22903
CITIZENSHIP: USA

1532 Dairy Road, Charlottesville, Virginia 22903



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I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is

ACCOUNT	CHARGE	APPROV.	ΑL	SYST	EM
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sought on the invention entitled
ACCOUNT CHARGE APPROVAL SYSTEM
the specification of which (check one)
X is attached hereto.
was filed on as Application Serial No and was amended on (if applicable)
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.
I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37. Code of Federal Regulations, §1.56.
I hereby claim foreign priority benefits under Title 35, United States Code, \$119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:
Prior Foreign Application(s): Priority Claimed
(Number) (Country) (Day/Month/Year) Yes No

I hereby claim the benefit under Title 35. United States Code. §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

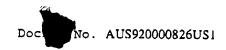
(Application Serial #)	(Filing Date)	(Status)

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CITIZENSHIP: USA

POST OFFICE ADDRESS:





true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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INVENTOR'S SIGNATURE: DATE:
RESIDENCE: 10702 Sans Souci Place, Austin, Texas 78759
CITIZENSHIP: USA
POST OFFICE ADDRESS: 10702 Sans Souci Place, Austin, Texas 78759
FULL NAME OF SECOND INVENTOR: Rick Allen Hamilton II INVENTORS SIGNATURE: 3 Link Allen Hamilton II DATE: 12/4/2000
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